

**Information to identify the case:**

Debtor 1	Tonya Sadowniczak	Social Security number or ITIN xxx-xx-3055
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Kevin T Sadowniczak	Social Security number or ITIN xxx-xx-1293
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-13241-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tonya Sadowniczak

Kevin T Sadowniczak

5/26/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Tonya Sadowniczak  
 Kevin T Sadowniczak  
 Debtors

Case No. 17-13241-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 37

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db/jdb +Tonya Sadowniczak, Kevin T Sadowniczak, 216 W Union Street, Burlington, NJ 08016-1332  
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516655424 +Bed Bath & Beyond/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 516655425 +Burling City Water & Sewer, 525 High Street, Burlington, NJ 08016-4503  
 516655426 Capital One, 4851 Cox Road, Henrico, VA 23229  
 516655434 Frost-Arnett Co, PO Box 1022, Wixom, MI 48393-1022  
 516655436 HSBC Bank, PO Box 9, Buffalo, NY 14203  
 516655435 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  
 516655439 +MABT Retail, PO Box 4499, Beaverton, OR 97076-4499  
 516655440 +Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516655442 +Paypal, PO Box 5138, Lutherville Timonium, MD 21094-5138  
 516655444 +Prosper Bank, 101 2d Street, 15th Floor, San Francisco, CA 94105-3672  
 516655446 +Select Card Center/5th 3rd Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115  
 516655447 +Service Finance Company, 555 S Federal Hwy, Ste 20, Boca Raton, FL 33432-6033  
 516655448 +State of New Jersey, Surcharge Violation System, po box 4850, Trenton, NJ 08650-4850  
 516655451 Union Plus Credit Card, PO Box 30255, Salt Lake City, UT 84130-0255  
 516655452 +Virtua Memorial Hospital, 175 Madison Avenue, Mount Holly, NJ 08060-2099  
 516655453 Virtua Memorial Hospital, PO Box 9500-8057, Philadelphia, PA 19178-8057  
 516655454 +Walmart/Syncopy Bank, PO Box 965024, Orlando, FL 32896-5024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 26 2017 22:11:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 26 2017 22:11:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516655422 Fax: 800-813-8164 May 26 2017 22:16:09 21st Mortgage Corp, 620 Market Street, Ste 100, Knoxville, TN 37902  
 516655427 +EDI: CAPITALONE.COM May 26 2017 21:48:00 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253  
 516655428 +EDI: CHASE.COM May 26 2017 21:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 516655429 EDI: CHASE.COM May 26 2017 21:48:00 Chase, PO Box 15678, Wilmington, DE 19886-5678  
 516655430 +EDI: CHASE.COM May 26 2017 21:48:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 516655431 +EDI: RCSFNBMARIN.COM May 26 2017 21:48:00 Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875  
 516655432 EDI: DISCOVER.COM May 26 2017 21:48:00 Discover Bank, PO Box 15316, Wilmington, DE 19850  
 516655433 +E-mail/Text: bankruptcy.bnc@ditech.com May 26 2017 22:11:33 Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172  
 516655421 EDI: IRS.COM May 26 2017 21:48:00 Internal Revenue Service, Special Procedures Department, PO Box 744, Springfield, NJ 07081-0744  
 516655437 +E-mail/Text: ebnsterling@weltman.com May 26 2017 22:11:37 Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600  
 516655438 +EDI: RMSC.COM May 26 2017 21:48:00 Lowes/ Syncopy Bank, PO Box 965005, Orlando, FL 32896-5005  
 516655441 +E-mail/Text: recovery@paypal.com May 26 2017 22:10:59 Paypal, 2211 North First Street, San Jose, CA 95131-2021  
 516655445 +EDI: SEARS.COM May 26 2017 21:48:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  
 516655449 +EDI: RMSC.COM May 26 2017 21:48:00 Syncopy Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036  
 516655450 +EDI: WTRRNBNK.COM May 26 2017 21:48:00 Target/TD Bank, PO Box 673, Minneapolis, MN 55440-0673  
 516655455 +EDI: WFFC.COM May 26 2017 21:48:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517  
 TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516655423 Aegis Sciences Corporation  
 516655443 Preferred Customer AC

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 37

Date Rcvd: May 26, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org  
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Mark K. Smith on behalf of Joint Debtor Kevin T Sadowniczak marksmithlaw@aol.com, Romasmith@aol.com  
Mark K. Smith on behalf of Debtor Tonya Sadowniczak marksmithlaw@aol.com, Romasmith@aol.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7